

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joshua Schainbaum  
 Yocheved E. Schainbaum  
 Debtors

Case No. 15-11089-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db/jdb +Joshua Schainbaum, Yocheved E. Schainbaum, 7528 Dorcas Street,  
 Philadelphia, PA 19111-3322  
 13557209 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:11 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:29  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:03 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13529298 EDI: BECKLEE.COM Jun 02 2020 07:58:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13522845 EDI: AIS.COM Jun 02 2020 07:58:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13508430 EDI: CAPITALONE.COM Jun 02 2020 07:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13480253 EDI: DISCOVER.COM Jun 02 2020 07:58:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13489997 +EDI: IRS.COM Jun 02 2020 07:58:00 Internal Revenue Service, P O BOX 7346,  
 Philadelphia PA 19101-7346  
 13549468 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13475701 +EDI: RMSC.COM Jun 02 2020 07:58:00 Synch/Country Home Pro, C/O Po Box 965036,  
 Orlando, FL 32896-0001  
 13552538 +EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank, PO BOX 51174,  
 Los Angeles, CA 90051-5474  
 13562488 EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,  
 P.O. Box 19657, Irvine, CA 92623-9657  
 13488004 EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657  
 13501196 +EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Bank, N.A., Business Direct Division,  
 P.O. Box 29482, Phoenix, AZ 85038-9482  
 13541671 +EDI: WFFC.COM Jun 02 2020 07:58:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
 Des Moines, IA 50328-0001  
 13522807 EDI: ECAST.COM Jun 02 2020 07:58:00 eCAST Settlement Corporation, assignee,  
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

User: SaraR  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Jun 01, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Yocheved E. Schainbaum dml60west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DAVID M. OFFEN on behalf of Debtor Joshua Schainbaum dml60west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
JOSHUA I. GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC  
Josh.Goldman@padgettllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigeef@gmail.com  
TOTAL: 11

Information to identify the case:		
Debtor 1	<b>Joshua Schainbaum</b>	Social Security number or ITIN <b>xxx-xx-0322</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Yocheved E. Schainbaum</b>	Social Security number or ITIN <b>xxx-xx-8507</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>15-11089-elf</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Schainbaum

Yocheved E. Schainbaum  
aka Yocheved E. Strauss

6/1/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**